

Fill in this information to identify the case:

Debtor 1 SHIRLEY M. UPSHUR
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: EASTERN District of PA
Case Number 19-14577 MDC (State)

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: WELLS FARGO BANK, N.A.

Court claim no. (if known):

Last 4 digits of any number you use to identify the debtor's account: 7688

Date of payment change:
Must be at least 21 days after date of this notice

New total payment:
Principal, interest, and escrow, if any FORBEARANCE

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: _____ New escrow payment: _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%
Current principal and interest payment: _____ New principal and interest payment: _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)
Reason for change: Debtor's request for COVID19 forbearance arrangement (see attached)
Current mortgage payment: _____ New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Jerome Blank, Esquire
Signature

Date June 1, 2020

Print: Jerome Blank, Esq., Id. No.49736
First Name Middle Name Last Name

Title Attorney

Company Phelan Hallinan Diamond & Jones, LLP

Address 1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103

Contact Phone 215-563-7000

Email jerome.blank@phelanhallinan.com

This use of Official Form 410S1 and of the electronic filing method for a Notice of Payment Change is being used to provide interested parties with notice of a forbearance arrangement, detailed below. This form is only being used to express a change in the debtor's payment arrangement within the functionality available in the Courts' CMECF systems. The use of this form in no way implies that a change in payment amount is occurring or has occurred on the account. This filing does not imply that the provisions of FRBP 3002.1 apply to this filing, nor does the Servicer/Creditor consent to the application of any provisions of FRBP 3002.1 to this filing.

NOTICE OF TEMPORARY FORBEARANCE

Effective Date of Forbearance : April 1, 2020
Termination Date of Forbearance : June 30, 2020

CREDITOR/SERVICER NAME ("SERVICER") hereby provides notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor has requested, and SERVICER has provided, a temporary suspension of post-petition mortgage payments due and owing in the time period referenced above (the "Forbearance Period"). This short-term relief is consistent with the COVID-19 relief available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

During the Forbearance Period, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification.

During the Forbearance Period, Debtor(and/or Debtor's attorney (if applicable) should work with the SERVICER and the bankruptcy trustee to explore potential remedies to cure any outstanding post-petition mortgage payments at the termination date of the Forbearance Period. Any outstanding post-petition mortgage payments for which there is not an agreed cure will remain due and owing as of the termination date of the Forbearance Period.

This Notice does not constitute an amendment or modification to the Debtor's plan of reorganization and does not relieve the Debtor of the responsibility to amend or modify the plan of reorganization to reflect the forbearance arrangement, if required.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	
SHIRLEY M. UPSHUR	:	Bk. No. 19-14577 MDC
Debtor	:	
	:	Chapter No. 13
WELLS FARGO BANK, N.A.	:	
Movant	:	
v.	:	
SHIRLEY M. UPSHUR	:	
Respondent	:	
	:	
	:	
	:	

CERTIFICATE OF SERVICE OF NOTICE OF PAYMENT CHANGE SUPPLEMENT

I certify under penalty of perjury that I served or caused to be served the Notice of Payment Change Supplement, which has been filed on the Claims Register in the above-referenced case, on the parties at the addresses shown below or on the attached list on June 1, 2020.

The types of service made on the parties were: Electronic Notification and First Class Mail.

Service by Electronic Notification
BRANDON J PERLOFF, ESQUIRE
415 S. Broad Street, Unit 2R
Philadelphia, PA 19147

Service by First Class Mail
SHIRLEY M. UPSHUR
1935 SOUTH 21ST STREET
PHILADELPHIA, PA 19145-2821

WILLIAM C. MILLER, Esq., ESQUIRE
(TRUSTEE)
P.O. Box 1229
Philadelphia, PA 19105

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the names and addresses of parties served by electronic notice will be listed under the heading "Service by Electronic Notification" and those served by mail will be listed under the heading: Service by First Class Mail."

June 1, 2020

/s/ Jerome Blank, Esquire
Jerome Blank, Esq., Id. No.49736
Phelan Hallinan Diamond & Jones, LLP
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
Phone Number: 215-563-7000 Ext 31625
Fax Number: 215-568-7616
Email: jerome.blank@phelanhallinan.com

Exhibit “A”



April 13, 2020

BRANDON J. PERLOFF
KWARTLER MANUS, LLC
1429 WALNUT STREET
SUITE 701
PHILADELPHIA, PA 19102

Subject: Important information for your client(s)
Client(s): Charles E Upshur & Shirley M Upshur
Case number: 1914577
Account number: [REDACTED]
Property address: 1935 South 21st Stre
Philadelphia PA 19145

Dear BRANDON J. PERLOFF
KWARTLER MANUS, LLC:

Enclosed is an important document(s) for your client(s). This document(s) may provide your client(s) with time-sensitive information about the account referenced above. Please forward the enclosed document(s) to your client(s) as soon as possible.

Thank you for your prompt attention to this matter. If you have any questions or need additional assistance, please call us at 1-800-274-7025, Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Time.

Bankruptcy Servicing
Wells Fargo Home Mortgage

Enclosure

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April 13, 2020

CHARLES E UPSHUR
SHIRLEY M UPSHUR
1935 SOUTH 21ST STREET
PHILADELPHIA, PA 19145-0000

Account Information

Online:	wellsfargo.com
Fax:	1-866-590-8910
Telephone:	1-800-416-1472
Correspondence:	PO Box 10335 Des Moines, IA 50306
Hours of operation:	Mon.- Thu., 7 a.m. - 9 p.m., Fri., 7 a.m. - 8 p.m., Sat., 8 a.m. - 4 p.m., CT
Loan number:	[REDACTED]
Property address:	1935 South 21st Stre Philadelphia PA 19145

PLEASE NOTE: This notice is being provided for informational purposes only. As a result of at least one bankruptcy case filing that included the above referenced account, Wells Fargo Home Mortgage is NOT attempting in any way to violate any provision of the United States Bankruptcy Code or to collect a debt (deficiency or otherwise) from any customer(s) who is impacted by an active bankruptcy case or has received a discharge, where the account was not otherwise reaffirmed or excepted from discharge. THIS IS NOT A BILL OR A REQUEST FOR PAYMENT AS TO THESE CUSTOMER(S).

Your decision to discuss workout options with Wells Fargo Home Mortgage is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

Subject: You have payment suspension for this account

Dear Charles E Upshur & Shirley M Upshur:

We know that this is a challenging time as you work to protect what matters most: your health and the health and safety of the people you care for. You let us know about a financial hardship you're facing. We want you to know that we're here to help.

You may not know how you'll be affected by the spread of coronavirus (COVID-19), so we want to help by providing you with time to assess your situation. For this reason, we're providing the following short-term payment suspension for this account.

Your short-term payment suspension (forbearance)

This payment relief is an immediate payment suspension - a temporary pause of the loan payments for an initial three months. Unless you receive further relief, you'll need to resume the regular mortgage payment schedule beginning on July 1, 2020.

During payment suspension:

- ó We won't charge late fees or report additional missed payments to the credit bureaus.
- ó If the account is past-due, we won't refer the account to foreclosure at this time.

Please contact us if you need assistance but don't think this short-term payment suspension is right for you.

Account Information

Loan number:

[REDACTED]

Property address: 1935 South 21st St
Philadelphia PA 19145

Note: If you find that you don't need this short-term payment suspension, please continue to make the normal payments. Take advantage of this payment suspension only when you really need it, because any missed payments may need to be repaid at the end of the short-term payment suspension period.

This payment suspension option is based on an incomplete application for assistance. Other payment assistance options may be available. If you would like a review for all available assistance options, you may submit a complete application, which would include information about your income and expenses. This review is available whether or not you accept this short-term payment suspension. Please contact us for more information.

After the payment suspension period ends

If you need more time at the end of the initial three-month payment suspension period, depending on the type of loan you have, you may have the option to extend the payment suspension up to an additional three months, for a total of six months. If you choose to extend the payment suspension period, all missed payments will still need to be repaid. When it comes time to repay, we'll review your financial situation and discuss options with you.

Depending on the type of loan you have and your situation, your options may include:

- ó An additional payment suspension: You may be able to continue the six-month payment suspension for up to an additional six months.
- ó A lump-sum payment: Repayment of the entire outstanding amount at once.
- ó A repayment plan: We'll divide the amount due from the amount of missed payments into manageable amounts, spread out over time.
- ó Payment deferral: We'll move the amount of the suspended payments to the end of the loan term.
- ó A loan modification: We may be able to change certain terms of the loan - such as the interest rate or the time allowed for repayments to make payments more manageable. The modified payment amount is based on your current financial situation and takes any hardship into account.

After the payment suspension period ends, reporting the past-due status to the consumer reporting agencies, late fees, and possible foreclosure activities may begin or resume.

If you are in bankruptcy, we recommend that you speak with your bankruptcy attorney to see what options may be available after the payment suspension period ends.

What you need to know about automatic payments

- ó If you're making automatic payments from bill pay on *Wells Fargo Online*® or with any other financial institution, you'll need to stop them.
- ó If you have a plan with us to withdraw mortgage payments directly from your checking or savings account, we'll stop that for you.
- ó Once the payment suspension period ends or when payments are able to resume, you'll need to set up any automatic payments or plans again.

Ending the payment suspension early

You can end the payment suspension at any time. If you decide to shorten the plan, or if you decide later that this is not the right solution for you, please contact us.

Account Information

Loan number:

[REDACTED]

Property address: 1935 South 21st St
Philadelphia PA 19145

Short-term payment suspension impacts

- ó If you have an escrow account, we'll continue to make the tax and insurance payments during this time. However, the suspension of payments may result in a shortage because the escrow account won't receive ongoing funds.
- ó You'll continue to receive statements every 30 days that show an amount due. We're legally required to do so. The statement will refer to the short-term payment suspension under Important Messages.
- ó If the loan was modified under the Home Affordable Modification Program (HAMP) or Second Lien Modification Program (2MP) and a payment is not made during this time, you could lose the pay-for-performance incentives. This is because you must remain in good standing with HAMP and 2MP.
- ó If you have a loan modification that offers principal forgiveness that requires the loan to be current, you risk losing that benefit. Contact us to discuss your situation.
- ó If you would like to refinance the current mortgage loan or obtain a new mortgage loan or home equity, the forbearance plan must be resolved in advance.

We're here to help

If you have questions about the information in this letter, please call us at the phone number in the account information box at the top of this letter. Thank you.

Note: As we support those impacted by COVID-19, we are experiencing longer than usual call volumes and wait times. We apologize for any inconvenience and ask for your understanding as we work to serve all of our customers. Go to wellsfargo.com/mortgageassist for up-to-date information you may need to manage the account during these challenging times.

Home Preservation Department
Wells Fargo Home Mortgage

Contact us

If you'd like to request information, notify us of an error, or share any concerns you may have about the servicing of this account, please contact us at P.O. Box 10335, Des Moines, IA 50306. Please include the account number with all correspondence.

Get free counseling to help manage expenses and avoid foreclosure.

Reach out to a local HUD-approved, non-profit housing counseling agency if you're struggling to keep up with monthly expenses, or want help to avoid foreclosure. At no cost, a counselor will work closely with you, providing the information and assistance you need. To find an agency near you, go to www.hud.gov/offices/hsg/sfh/hcc/fc. Or call 1-800-569-4287 (TDD 1-800-877-8339).

Be sure you avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than Wells Fargo Home Mortgage.

Contact other servicers

As a reminder, it's important to consider contacting the servicers of any other mortgage loans that are secured by this property to discuss mortgage assistance options.

Account Information

Loan number:

██████████

Property address: 1935 South 21st Stre
Philadelphia PA 19145

An appraisal may be required as part of this process.

When you apply for assistance on a home that is secured by a first lien, we may need to appraise the home. If we do, you'll receive a copy of any written appraisals related to this application.

Our acceptance and posting of the payments during the short-term payment assistance plan shall not constitute a cure of any outstanding balance under the loan unless such payments are sufficient to completely cure the entire outstanding balance under the loan.

All terms and provisions of the current mortgage note and mortgage security instrument remain in full force and effect and you will comply with those terms. Nothing in this assistance shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents.

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